B1 (Official Form 1) (1/08)

UNITED STATES BANKRUPTCY COURT **AMENDED EASTERN DISTRICT OF TEXAS** Voluntary Petition SHERMAN DIVISION Case #: 08-42815 Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Dyer, II, Gerald Wallace All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-1853 than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 10394 Dyer Road Sanger, TX ZIP CODE ZIP CODE 76266 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Individual (includes Joint Debtors) Single Asset Real Estate as defined Chapter 9 See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Stockbroker of a Foreign Nonmain Proceeding Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank **Nature of Debts** entities, check this box and state type (Check one box.) of entity below.) Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. (Check box, if applicable.) § 101(8) as "incurred by an individual primarily for a Debtor is a tax-exempt organization under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: ▼ Full Filing Fee attached. Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Check if: signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 25,001-Over 5,001-___ 10,001-□ 50,001-∐ 50-99 ∐ 200-999 ___ 1.000-___ 100-199 5 000 10.000 25.000 50.000 100.000 100.000 Estimated Assets \$50,001 to \$100,001 to \$1,000,001 \$50,000,001 \$100,000,001 \$0 to \$500,001 \$10,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$500,000 \$50,000 \$100,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion

BJ ((Omiciai Form 1) (1/08)				Page 2
	oluntary Petition	Name of Debtor(s):	Gerald Wallace I	Oyer, II	
(Tł	nis page must be completed and filed in every case.)				
	All Prior Bankruptcy Cases Filed Within Last	1		· · · · · · · · · · · · · · · · · · ·	
Loca	tion Where Filed:	Case Number:		Date Filed:	
Loca	tion Where Filed:	Case Number:		Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this D	Debtor (If more that	an one, attach additional	sheet.)
Nam No i	e of Debtor:	Case Number:		Date Filed:	
Distri		Relationship:		Judge:	
10Q	Exhibit A be completed if debtor is required to file periodic reports (e.g., forms 10K and) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) ie Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	informed the petition of title 11, United Sta	ner that [he or she] may p ates Code, and have exp her certify that I have delin	lebtor is an individual	12, or 13
		X /s/ Merv Wa	age	12/0	4/2008
		Merv Waag			Date
Doe	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.	hibit C a threat of imminent ar	nd identifiable harm to pu	ublic health or safety?	
	Ext	hibit D			
(To	be completed by every individual debtor. If a joint petition is filed, each Exhibit D completed and signed by the debtor is attached and ma		•	parate Exhibit D.)	
If th	is is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	ed and made a part	of this petition.		
	Information Regard		enue		
	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days			rict for 180 days immedia	tely
	There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership p	ending in this District	i.	
	Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defer or the interests of the parties will be served in regard to the relief sough	endant in an action o	•		
	Certification by a Debtor Who Resid		Residential Property	у	
	(Check all ap Landlord has a judgment against the debtor for possession of debtor's	oplicable boxes.) s residence. (If box	checked, complete the	he following.)	
	7	Nie za za of le zadio zadio	-t-ht-'d'-d	0	
	(1	Name of landlord th	at obtained judgment	ij	
	·	Address of landlord	,		
	Debtor claims that under applicable nonbankruptcy law, there are circumonetary default that gave rise to the judgment for possession, after the second control of the contr				entire
	Debtor has included in this petition the deposit with the court of any repetition.	ent that would becom	ne due during the 30-	-day period after the filing	of the
	Debtor certifies that he/she has served the Landlord with this certifical	tion. (11 U.S.C. § 3	62(I)).		

Signature of a Foreign Representative e under penalty of perjury that the information provided in this petition is true rect, that I am the foreign representative of a debtor in a foreign proceeding, t I am authorized to file this petition. only one box.) quest relief in accordance with chapter 15 of title 11, United States Code. tified copies of the documents required by 11 U.S.C. § 1515 are attached. suant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of 11 specified in this petition. A certified copy of the order granting organition of the foreign main proceeding is attached. Interval of Foreign Representative) The Signature of Non-Attorney Bankruptcy Petition Preparer
e under penalty of perjury that the information provided in this petition is true rect, that I am the foreign representative of a debtor in a foreign proceeding I am authorized to file this petition. only one box.) quest relief in accordance with chapter 15 of title 11, United States Code. If title copies of the documents required by 11 U.S.C. § 1515 are attached. If suant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of 11 specified in this petition. A certified copy of the order granting agnition of the foreign main proceeding is attached. Inature of Foreign Representative) The Signature of Non-Attorney Bankruptcy Petition Preparer
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Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Non-Attorney Bankruptcy Petition Preparer
e under penalty of perjury that: (1) I am a bankruptcy petition preparer as in 11 U.S.C. § 110; (2) I prepared this document for compensation and both ded the debtor with a copy of this document and the notices and tion required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules have been promulgated pursuant to 11 U.S.C. § 110(h) setting a m fee for services chargeable by bankruptcy petition preparers, I have e debtor notice of the maximum amount before preparing any document for a debtor or accepting any fee from the debtor, as required in that Official Form 19 is attached.
Name and title, if any, of Bankruptcy Petition Preparer
Security number (If the bankruptcy petition preparer is not an individual, e Social-Security number of the officer, principal, responsible person or of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
SS .
I .

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case No.	08-42815	
	(if known)	

AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: American Express c/o Becket and Lee PO Box 3001 Malvern PA 19355	-	-	DATE INCURRED: 3/06 CONSIDERATION: Credit Card REMARKS:				\$11,352.78
ACCT #: Becket and Lee PO Box 3001 Malvern PA 19355		-	DATE INCURRED: 10/08 CONSIDERATION: Collecting for - American Express REMARKS:	х	х	x	\$0.00
ACCT #: Capital One c/o TSYS Debt Management PO Box 5155 Norcross GA 30091	-	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$4,048.06
ACCT #: Chase Bank One Attention Bankruptcy Dept PO Box 100018 Kennesaw GA 30156		-	DATE INCURRED: 8/07 CONSIDERATION: Credit Card REMARKS:				\$4,124.00
ACCT #: Chase Bank One Attention Bankruptcy Dept PO Box 100018 Kennesaw GA 30156		-	DATE INCURRED: 8/07 CONSIDERATION: Credit Card REMARKS:				\$3,925.00
ACCT #: Citibank Attn Centralized BKTCY PO Box 20507 Kansas City MO 64195	-	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$359.19
3continuation sheets attached	1	(Rep	(Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	T edu	ota ıle n tl	ıl > F.) he	

Case No. <u>08-42815</u> (if known)

AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Citibank Attn Centralized BKTCY PO Box 20507 Kansas City MO 64195		-	DATE INCURRED: 5/07 CONSIDERATION: Credit Card REMARKS:				\$10,077.12
ACCT #: Client Services Inc PO Box 1503 Saint Peters MO 63376-0027		-	DATE INCURRED: 9/08 CONSIDERATION: Collecting for - Citibank REMARKS:	х	х	x	\$0.00
ACCT #: CNH Capital 233 Lake Avenue Racine WI 53403		-	DATE INCURRED: 7/07 CONSIDERATION: Credit Card REMARKS:				\$3,495.00
ACCT #: CTI PO Box 4783 Chicago IL 60680-4783		-	DATE INCURRED: 10/08 CONSIDERATION: Collecting for - GE Money Bank REMARKS:	х	x	х	\$0.00
ACCT #: Discover Financial Attention Bankruptcy Depart PO Box 3025 New Albany OH 43054		-	DATE INCURRED: 4/07 CONSIDERATION: Credit Card REMARKS:				\$6,256.49
ACCT #: E Glenn Gidel Attorney at Law River Plaza Tower 1701 River Run Road Suite 1015 Fort Worth TX 76107-6556	х	-	DATE INCURRED: 8/08 CONSIDERATION: Miscellaneous REMARKS:	х	х	х	\$0.00
Sheet no. 1 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$19,828.61	

Case No. **08-42815**

(if known)

AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: FirstSource Advantage LLC PO Box 628 Buffalo NY 14240-0628		-	DATE INCURRED: 8/08 CONSIDERATION: Collecting for - Capital One REMARKS:	х	x	x	\$0.00
ACCT #: Fridge & Rescendez LLC Riverview Towers 111 Soledad Street Suite 1700 San Antonio TX 78205		-	DATE INCURRED: 8/08 CONSIDERATION: Collecting for - Frost National Bank REMARKS:	х	x	x	\$0.00
ACCT #: Frost National Bank c/o Fridge & Rescendez LLC Riverview Towers 111 Soledad Street Suite 1700 San Antonio TX 78205		-	DATE INCURRED: 2/04 CONSIDERATION: Credit Card REMARKS:				\$15,796.12
ACCT #: GE Money Bank Attention Bankruptcy Depart PO Box 103106 Roswell GA 30076		-	DATE INCURRED: 8/07 CONSIDERATION: Credit Card REMARKS:				\$7,649.00
ACCT #: Gerald Wallace 10394 Dyer Road Sanger TX 76266		-	DATE INCURRED: CONSIDERATION: Miscellaneous REMARKS:	х	х	x	\$0.00
ACCT #: James B Odom 8525 Kinsley Circle Granbury TX 76049	-	-	DATE INCURRED: 2/03 CONSIDERATION: Miscellaneous REMARKS:	х	x	x	\$0.00
Sheet no. 2 of 3 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to Su (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	edu e, o	ota ıle n th	l > F.) ne	\$23,445.12

Case No. <u>08-42815</u>

(if known)

AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: John R Resendez c/o Fridge & Rescendez LLC Riverview Towers 111 Soledad Street Suite 1700 San Antonio TX 78205		-	DATE INCURRED: 8/08 CONSIDERATION: Collecting for - Frost National Bank REMARKS:	x	x	x	\$0.00
ACCT#: NCO Financial Systems Inc PO Box 15081 Wilmington DE 19850-5740		-	DATE INCURRED: 8/08 CONSIDERATION: Collecting for - Chase Bank One REMARKS:	х	x	x	\$0.00
ACCT#: T D Disheroon c/o E Glenn Gidel River Plaza Tower 1701 River Run Road Suite 1015 Fort Worth TX 76107-6556	×	-	DATE INCURRED: 2/03 CONSIDERATION: Miscellaneous REMARKS:				\$19,923.00
ACCT #: Tractor Supply Credit Plan PO Box 6497 Sioux Falls SD 57117		-	DATE INCURRED: 6/07 CONSIDERATION: Credit Card REMARKS:				\$4,369.00
ACCT #: TSYS Debt Management PO Box 5155 Norcross GA 30091		-	DATE INCURRED: 10/08 CONSIDERATION: Collecting for - Capital One REMARKS:	х	х	x	\$0.00
Sheet no. 3 of 3 continuation s Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to Su (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Related	edu e, o	ota ule n tl	l > F.) ne	\$24,292.00 \$91,374.76

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

In re Gerald Wallace Dyer, II

Case No. **08-42815**

Chapter 7

AMENDED SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	No	1	\$80,000.00		
B - Personal Property	No	5	\$147,070.15		
C - Property Claimed as Exempt	No	3			
D - Creditors Holding Secured Claims	No	3		\$324,173.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	No	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$91,374.76	
G - Executory Contracts and Unexpired Leases	No	1			
H - Codebtors	No	1			
I - Current Income of Individual Debtor(s)	No	1			\$7,556.67
J - Current Expenditures of Individual Debtor(s)	No	3			\$7,530.67
	TOTAL	23	\$227,070.15	\$415,547.76	

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

In re Gerald Wallace Dyer, II

Case No. 08-42815

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$7,556.67
Average Expenses (from Schedule J, Line 18)	\$7,530.67
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$5,396.28

State the following:

Ctate the femouring.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$116,124.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
Total from Schedule F		\$91,374.76
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$207,498.76

Case No.	08-42815
	(if known)

AMENDED DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.		6
Date 12/04/2008	Signature // Signa	
Date	Signature	
	[If joint case, both spouses must sign.]	

James B Odom 8525 Kinsley Circle Granbury TX 76049